

Q1 ~~aggregating risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.~~

Q2 sb/b4 3. ~~The method of claim 1 additionally comprising the steps of:~~
storing the information received, the risk quotient and the suggested action; and
generating a diligence report.

Q3 sb/b4 5. ~~The method of claim 1 wherein the suggested action is additionally responsive to the information received.~~

Q4 8. The method of claim 1 wherein the transaction comprises opening a financial account and the suggested action comprises blocking acceptance of the account.

Q5 sb/b5 14. ~~The method of claim 1 additionally comprising the step of calculating an average risk quotient associated with the transaction.~~

sb/b4 16. A computerized system for managing risk associated with a financial account, the system comprising:

a computer server accessible with a network access device via a communications network; and
executable software stored on the server and executable on demand, the software operative with the server to cause the system to:

receive information relating to political exposure associated with a person involved in a financial transaction;

structure the information received according to political exposure risk quotient criteria;

calculate a risk quotient using the structured information;

generate a suggested action responsive to the risk quotient and directed towards reducing risk related to an account associated with a politically exposed person, the suggested action comprising at least refusing to perform the transaction and notifying an authority; and

aggregate risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.

Q7 sb/b7 20. ~~Computer-executable program code~~ residing on a computer-readable medium, the program code comprising instructions for causing the computer to:

§ 87(2)(b) receive information relating to political exposure associated with a person involved in a financial transaction;

structure the information received according to political exposure risk quotient criteria;

calculate a risk quotient using the structured information

generate a suggested action responsive to the risk quotient and directed towards reducing risk related to an account associated with a politically exposed person, the suggested action comprising at least refusing to perform the transaction and notifying an authority; and

aggregate risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.

21. A computer data signal embodied in a digital data stream comprising data relating to risk management, wherein the computer data signal is generated by a method comprising the steps of:

receiving information relating to political exposure associated with a person involved in a financial transaction;

structuring the information received according to political exposure risk quotient criteria;

calculating a risk quotient using the structured information;

generating a suggested action responsive to the risk quotient and directed towards reducing risk related to an account associated with a politically exposed person, the suggested action comprising at least refusing to perform the transaction and notifying an authority; and

aggregating risk quotients relating to a financial institution to assess a level of politically identified risk to which the financial institution is exposed.